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SBA Selects Maurice Dubé to Lead Massachusetts District Office

New District Director to Begin Duties on May 2

Hector V. Barreto, administrator of the U.S. Small Business Administration, announced the selection of a new district director for the Massachusetts District SBA Office. Maurice Dubé, who currently serves as the district director of the St. Louis District Office, will begin duties in Massachusetts on May 2, 2005.

Dubé, who has worked for the SBA for 18 years, was hired to fill a vacancy created by Mark S. Hayward, who is returning to his duties as district director of the Rhode Island District Office.

"Maurice Dubé brings more than 31 years of professional experience as a public servant affiliated with the business community to the post, including both state and federal government experience," Barreto said. "He is uniquely qualified to provide the quality of leadership the Massachusetts business community needs."

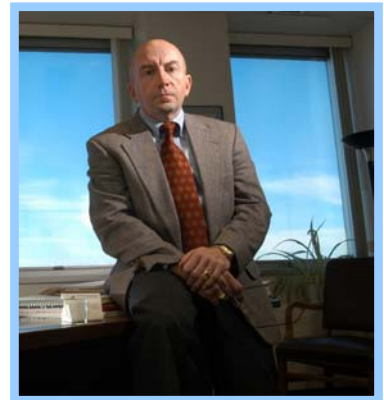
Dubé worked for the Maine Department of Labor before taking a position with the Internal Revenue Service in northern Virginia in 1974, later moving to Maine. He transferred to the SBA in January 1987, serving as a liquidation loan officer before moving to the business development division, where he was promoted to assistant district director for business development and later, to deputy district director in the Maine office. Dubé's latest assignment has been as district director of the St. Louis District Office. Dubé has received numerous achievement awards throughout his SBA career, including Women's Business Ownership Representative for New England, in 1989.

Dubé, a Maine native, served in the U.S. Army, military intelligence branch from 1968 to 1970, and retired from the U.S. Coast Guard Reserves with the rank of lieutenant in 1994. He graduated from Bates College in Lewiston, Maine in 1973 with a B.A. in French and secondary concentration in English literature. He has since completed extensive studies in accounting and business at the University of Maine in Augusta.

"I am deeply honored to have been selected for this very important position in New England," stated Dubé. "While it is difficult to leave St. Louis and the great state of Missouri, I am most excited about joining the SBA team in Massachusetts and look forward to working with our partners at the Massachusetts Small Business Development Center Network, SCORE, the Center for Women & Enterprise and the lending and economic development communities."

"When you look for a new director for a SBA District Office, you look for someone who is right for the office, right for our SBA partners and right for the community the office serves. We have found that person in Maurice Dubé," said New England Regional Administrator Charles E. Summers, Jr.

Dubé is married to the former Anita Moulin, a fellow Bates Graduate and a high school French and Spanish language teacher. They are the parents of two boys, Joseph, a fourth year student at McGill University, and Daniel, a sophomore at Concordia University, both in Montreal.



Register for SBA Expo 2005 at www.sba.gov/expo. This national celebration will be held in Washington, D.C. from April 26 – 28, 2005. See page 6 for more details.

Calendar of Events

Upcoming Workshops at the Massachusetts SBA Office in Boston at 10 Causeway Street, Room 265

4/22: Identity Theft – see article on this page for details.

5/12: 10 – 11 a.m.
Marketing Secrets to Turbo Charge Your Business™. Discuss how to find your small business essential message, how to package it and how to get the message to your market. Presenter: Jack E. Rossin of Strategic Marketing. Contact Anna Outerbridge at 617-565-8510 to register

Overview of SBA Programs & Services

5/31: 10 – 11:30 a.m.
Contact Anna Outerbridge at 617-565-8510 to register.

Overview of SBA's 8(a) Business Development Program

5/25: 10 – 11 a.m.
Socially and economically disadvantaged firms will learn about 8(a) program benefits and application procedures, how to gain a preference for federal contracts, how to access sole source contracts and how to become certified. Contact Anna Outerbridge at 617-565-8510 to register.

SBA Sponsors Identity Theft Seminars for Small Businesses Throughout Massachusetts in April, May & June

The U.S. Small Business Administration will sponsor identity theft seminars specifically designed for small businesses throughout Massachusetts in April, May and June. Expert speakers from either the Massachusetts Attorney General's office, the U.S. Secret Service, chambers of commerce or the Better Business Bureau will offer practical advice on how to avoid being victimized by the fastest growing crime in the United States. Identity theft tops the list of frauds reported to the Federal Trade Commission and it is estimated that someone's identity is stolen every 79 seconds.

Small businesses pay a heavy toll in the battle against identity theft. Businesses can incur heavy losses from fraudulent payments, high costs for adopting security and fraud prevention measures as well as significant costs associated with having their own proprietary information misused for fraudulent purposes by business ID thieves. Honest businesses and consumers both lose. Fraud jeopardizes the financial health of companies, and the high costs associated with fraud drive up retail prices for the consumer.

Date	Location	Time
4/22/2005	SBA office at 10 Causeway St., Boston*	8 - 10 a.m.
5/4/2005	Worcester Regional Chamber of Commerce**	8 - 10 a.m.
5/16/2005	Cambridge College, Lawrence*	11 a.m. - 1 p.m.
5/17/2005	Brockton Chamber of Commerce*	9 a.m. - 12 noon
5/18/2005	Springfield Enterprise Center***	8 - 10 a.m.
5/18/2005	Berkshire Enterprise, Pittsfield***	5 - 7 p.m.
5/24/2005	Bank of America in New Bedford*	9 - 11 a.m.
6/9/2005	South Shore Chamber of Commerce, Quincy*	8 - 10 a.m.
6/14/2005	Salem State Enterprise Center, Salem*	8 - 10 a.m.

*Contact Anne Outerbridge at SBA at anna.outerbridge@sba.gov or 617-565-8510.

** Contact the Worcester Chamber of Commerce at 508-753-2924.

***For Springfield and Pittsfield seminars, contact Bob Nelson at RHNelson@sba.gov or 413-785-0268.

Western Massachusetts SCORE Chapter Honored

On March 17, members of the Western Massachusetts SCORE Chapter were surprised and honored during their regular monthly meeting to be presented a *Goals 2004 Chapter Achievement Award*, signed by SCORE CEO W. Kenneth Yancey, Jr., from their District Director, Niels Fischer. Fischer spoke about the importance of diversity – of SCORE counselors, counseling venues, and clients.

Mark Hayward, SBA's District Director for Massachusetts, spoke to SCORE members about the strong partnerships that SBA has with SCORE, CWE, SBDC and other allies in the effort to diversify.

The Award recognizes Western Massachusetts SCORE Chapter 228 for "The chapter's successful efforts in maintaining women and minorities as 33% of its membership during Fiscal Year 2004. This achievement reflects the future direction and success of the SCORE Association." In accepting the award for the chapter, Tom Toman, Vice Chair, spoke of the continuing effort they are making to diversify and to establish new branches. This chapter has counseling stations in Springfield, Pittsfield, Greenfield and Northampton. For information about counselors and workshops visit their Web site at: <http://www.scorespringfield.org/>.

SCORE®

Counselors to America's Small Business



Left to right: Niels Fischer, Tom Toman, Mark S. Hayward

*SBA Programs &
Services Community
Workshops*

5/11: North Shore
Career Center of Lynn,
11 a.m. – 1 p.m.
Contact Lisa Welch at
617-565-5588 or
lisa.gonzalez@sba.gov.

5/11: Falmouth
Chamber of Commerce
Business Exchange
luncheon, Holiday Inn,
Jones Road, Falmouth,
11:45 am. – 1:30 p.m.
Call 508-548-8500 to
register.

5/16: Haverhill, 10
Phoenix Row, Suite 101,
4 – 6 p.m. with Latino
Resources Network.
Contact Lisa Welch at
617-565-5588 or
lisa.gonzalez@sba.gov.

5/19: Plymouth Career
Center, 10 a.m. – 12
noon. Contact the
career center at 508-732-
5311 to register.

5/19: Merrimack Valley
Chamber of Commerce,
Lawrence, 10 a.m. – 12
noon. Contact Lisa
Welch at 617-565-5588
or lisa.gonzalez@sba.gov.

5/25: Brockton Career
Center, 2-4 p.m. Call
the center at 508-513-
3400 to register.

5/26: Greater Lowell
Chamber of Commerce,
10 – 11:30 a.m. Contact
Lisa Welch at 617-565-
5588 or
lisa.gonzalez@sba.gov.

Top 25 SBA 7(a) Lenders from 10/1/04 – 3/31/05

	LENDER NAME	GROSS AMOUNT	LOANS
1	CITIZENS BANK	\$25,377,600.00	586
2	BANK OF AMERICA, NATIONAL ASSOCIATION	\$7,176,000.00	208
3	SOVEREIGN BANK	\$5,442,400.00	90
4	CAPITAL ONE FEDERAL SAVINGS BANK	\$3,700,000.00	86
5	BANKNORTH, NATIONAL ASSOCIATION	\$9,700,900.00	79
6	BANK OF WESTERN MASSACHUSETTS	\$5,019,600.00	31
7	EASTERN BANK	\$2,928,800.00	28
8	FALL RIVER FIVE CENTS SAVINGS BANK	\$3,497,500.00	28
9	DANVERSBANK	\$4,687,000.00	24
10	SOUTH SHORE SAVINGS BANK	\$1,727,000.00	23
11	HERITAGE COOPERATIVE BANK	\$3,695,000.00	21
12	GREYLOCK FCU	\$1,837,400.00	17
13	CHICOPEE SAVINGS BANK	\$947,077.00	14
14	CIT SMALL BUSINESS LENDING CORP	\$8,584,000.00	13
15	ENTERPRISE BANK AND TRUST COMPANY	\$1,692,920.00	13
16	FLORENCE SAVINGS BANK	\$955,000.00	13
17	WELLS FARGO BANK, NATIONAL ASSOCIATION	\$560,000.00	13
18	FLAGSHIP BANK AND TRUST COMPANY	\$2,232,200.00	11
19	ROCKLAND TRUST COMPANY	\$2,980,000.00	11
20	CENTURY BANK AND TRUST COMPANY	\$940,000.00	10
21	CHARTER ONE BANK, NATIONAL ASSOCIATION	\$707,000.00	9
22	INDEPENDENCE BANK	\$2,284,000.00	9
23	UNITED BANK	\$440,000.00	8
24	UPS CAPITAL BUSINESS CREDIT	\$5,470,000.00	8
25	BRANCH BANKING AND TRUST COMPANY	\$8,145,000.00	7

**SBA Certified Development Company/504 Ranking
from 10/1/04 – 3/31/05**

	LENDER NAME	GROSS AMOUNT	LOANS
	BAY COLONY DEVELOPMENT CORPORATION	\$9,558,000.00	22
	NEW ENGLAND CERTIFIED DEVELOPMENT CORPORATION	\$10,495,000.00	14
	SOUTH EASTERN ECONOMIC DEVELOPMENT CORPORATION	\$5,366,000.00	14
	GRANITE STATE ECONOMIC DEVELOPMENT CORPORATION	\$4,753,000.00	9
	SOUTH SHORE ECONOMIC DEVELOPMENT CORPORATION	\$2,981,000.00	5
	WORCESTER BUSINESS DEVELOPMENT CORPORATION	\$2,135,000.00	5
	OCEAN STATE BUSINESS DEVELOPMENT AUTHORITY	\$383,000.00	1
	TOTAL:	\$35,671,000.00	70

For the complete listing, go to: <http://www.sba.gov/ma/loanvolume05.html>

MARK YOUR
CALENDARS – SBA
MASSACHUSETTS
SMALL BUSINESS
AWARD LUNCHEON
@ THE
BEECHWOOD
HOTEL IN
WORCESTER ON
JUNE 10, 2005.

Link for lenders

www.sba.gov/banking - a
one-stop site which
includes information on
SBA loan programs,
policy notices, standard
operating procedures
and more.

New PLP Lender
Chicopee Savings Bank

**Massachusetts
Resource Guide**
available online at
www.sbaguides.com
*Chose Massachusetts in
the "Choose a District"
drop down menu to obtain
the guide.*

Meet SBDC's Lyne Kendall Western Massachusetts Regional Office

Lyne Kendall is a dynamic and experienced counselor for the Massachusetts Small Business Development Center (MSBDC) Network, Western Mass Regional office. Lyne holds an MBA, has managed a family-owned small manufacturing company, has held several adjunct faculty positions at the University of Massachusetts and other local colleges, and has over 10 years of business counseling experience.



The Amherst Area Chamber of Commerce has selected Lyne as a recipient of the 2005 Dakin Community Service Award in Education, highlighting her outstanding service to their members. The award is based on the excellent services provided by Lyne which encompass areas of marketing, financing, succession planning, strategic planning, pre-venture feasibility, or other management-related needs. According to John Coull, Executive Director of the Amherst Chamber, "Lyne has become a valued 'virtual partner' to many Amherst area entrepreneurs. She is single-handedly an engine for economic development."



Lyne's first hand experience with business, and her commitment to staying current with business issues, make her an asset to her clients. One client recently told a local legislative delegation that without Lyne's help, the succession planning required within her third generation family business could not have happened. Numerous thank you notes and emails sent to the Western Mass Office are further testament to Lyne's dedication and determination on behalf of her clients.

Lyne's experience, in addition to managing her family business, includes involvement with the MSBDC's International Trade Program, as well as serving as a financial analyst. Prior consulting experience in the former Soviet Union adds depth to Lyne's international knowledge. Her experience with banking and understanding of financing is an asset to the many clients that she has worked with. Especially important is her knowledge of the local western Massachusetts banking community, which is evidenced by the four million dollars of financing that she has secured for her clients in the past five years. Lyne is also a force in the women's community and has helped launch and sustain many women's organizations and businesses. In addition, she is an accomplished teacher, having taught at the University of Massachusetts Isenberg School of Management and Western New England College. She has conducted many workshops and seminars for the MSBDC network and is a Lead Instructor for the NxLevel national training program.

Over the years Lyne has worked closely with the University of Massachusetts Family Business Center. Ira Bryck, the Center's Director, said it well when he said, "Over the last 10 years of crossing paths with Lyne, plus having the honor to co-consult with her, I have heard from many dozens of business owners who can only describe their gratitude and respect for Lyne's upgrading their strategic thinking and financial acuity with 'I love her! She's fantastic!' Many people are grateful to their accountants and attorneys, but with so much less ardor."

Lyne's enthusiasm for small business is palpable and contagious. She is the quintessential "can do" person with a thoughtful, analytical, enthusiastic and creative approach to management consulting. Lyne's professional and personal strengths, energetic creativity, resourcefulness and ability to help entrepreneurs make her a valuable asset to the program.

Fred Curtis, Jr. to Represent Massachusetts At SBA's National Awards Competition



Small Business Person of the Year winners from 50 states, the District of Columbia, Puerto Rico and Guam will converge on Washington, D.C. in late April to mark the annual celebration of National Small Business Week during *SBA Expo '05*. One of them will be selected as *National Small Business Person of the Year*. The Massachusetts Small Business Person of the Year, Fred Curtis, Jr., president of Worcester-based Curtis Tractor Cab, Inc. will represent Massachusetts in the competition. The announcement will take place at the U.S. Small Business Administration's *SBA Expo '05* which will be held April 26-28, 2005 at the Hilton Washington Hotel.

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Register online at
<http://web.sba.gov/list>*

Social Enterprise Revitalizes Central Massachusetts's Employment Scene



The first thing that you notice about **Maria Ngo** is a vast amount of positive energy and, of course, her atypical name. Originally from Puerto Rico, and currently married to a first-generation Vietnamese, she is the kind of woman who dynamically participates in her community, and is candid about her life experiences; to those who comment on her recent haircut, she explains how she donated her once waist-long tresses to *Locks of Love* motivated by her own close encounter with breast cancer, and to those who inquire about her entrepreneurial endeavors, she smiles broadly and openly speaks about how her business, **E & K Staffing Services, Inc.**, creates waves as it grows.

Like other successful for-profit social enterprises, E&K has a double stream of return on investment. On the one hand it creates returns for the community as it helps those living in shelters or receiving some form of public assistance access better employment opportunities—E&K helped a mother of four living in a shelter and collecting welfare land a job that provided with enough income to afford their own apartment. On the other hand, since opening its doors in 2002, E&K's revenues have soared, and today, the company counts with ten full-time employees and seven part-time employees.

But before starting the business, Maria encountered a couple of challenges. Although being a full-time mother was the primary motivation to start her business, she hesitated at first to split her time between building her company and raising her small children. She also struggled to gather sufficient start-up capital. Fortunately, she found the support she needed from the SBA and its affiliates, especially Center for Women & Enterprise (CWE): "without them, I don't think I would be where I am right now," she says; "CWE gave me all the training and support that I needed to take the chance."

And once she realized she wanted to remain close to her small children but also make good use of her education in the name of the community, she decided to take the important step of starting a business. She has found a good family-work balance, as she gets to spend valuable time with her children while providing a vital service to the community. "Some of the major social problems are related to lack of employment or lack of having somebody to help them to get a job," Maria comments, "E&K helps support families."

E & K Staffing Services, Inc. is located at 50 Elm Street, Southbridge, MA 01550

Maria Ngo can be reached by emailing eandktemporay@aol.com calling 508-765-8881 or faxing 508-765-8883.

Fred Curtis to Represent Massachusetts at SBA Expo '05 (continued from page 4)

The winners represent a diverse cross-section of American small businesses from building contractors to restaurateurs, from motorcycle dealerships to hybrid vegetable producers. Curtis Tractor Cab, Inc. designs and manufactures tractor and utility vehicle cab enclosures as well as a broad spectrum of related products including state of the art cab enclosures with numerous features and options, various types of plows, plow attachments, sanders, and spreaders.

SBA Expo '05: Celebrating National Small Business Week, co-sponsored by SCORE, will feature special events that include a small business expo with nearly 200 exhibitors, a business matchmaking event, business seminars, a town hall meeting and award ceremonies honoring the nation's top entrepreneurs. Other highlights will include notable speakers and business industry leaders from trade associations, and local and federal governments, speaking on issues of vital interest to the small business community. Business matchmaking will pair small businesses or "sellers" with government or corporate executives or "buyers" to make on-site contracting deals.

Business owners, business organizations, other individuals and the news media can register for *SBA Expo '05* events online at www.sba.gov/expo/index.html.



President George W. Bush (invited)

**Hilton Washington, Washington, DC
Tuesday, April 26th through Thursday, April 28th, 2005**

<http://www.sba.gov/expo/index.html>

Join us at the U.S. Small Business Administration's
SBA Expo '05: Celebrating National Small Business Week in
Washington DC April 26-28.
Learn cutting edge business practices; take advantage of procurement opportunities
and network.

***Additional Rooms are available at the Courtyard Marriot
(phone number: 800-321-2211)
located across the street from the Hilton Washington
(rate is the same \$153/night)***

Conference Highlights:

BUSINESS MATCHMAKING

Do you want contacts? Do you want contracts? If so, then you need to come to Business Matchmaking. Meet over 100 buying representatives from the public and corporate sector at this value-added feature to SBA EXPO '05. Business Matchmaking, through a cooperative agreement with HP Small Business Foundation, is a unique and valuable way for small businesses to meet one-on-one with buyers looking to purchase specifically from small businesses. To register for this exciting program, go to <http://www.sba.gov/expo/index.html>

BUSINESS SESSIONS

A superb lineup of educational seminars featuring expert panelists discussing the latest developments and best practices in the world of business and entrepreneurship.

EXPO FLOOR

Up to 185 exhibitors from both the public and private sector will be participating to provide information as well as to conduct business with small businesses.

SOLD OUT

Speakers

Josefina Carbonell
Assistant Secretary for Aging,
U.S. Department of Health
and Human Services

**Brigadier General
Vincent Brooks**

Senator John Thune

Marilyn Carlson Nelson
Chairman and CEO
Carlson Companies, Inc.

Senator George Allen
(invited)

**Chairman Donald A.
Manzullo**

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[EXPO '05 Registration](http://www.sba.gov/expo/index.html)

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